

Ask the U.S. Embassy

March 25

Some tips for tax season

Q: *I heard that it's tax season in the United States. How do I know if I should file taxes and what should I do?*

A: Officials at the U.S. Embassy are not tax experts, but we can share some general information.

All U.S. citizens and green card holders must file a U.S. individual income tax return, even if they live outside the United States and may not owe any taxes.

Where to start? There are many different types of tax forms that may be used in an income tax return. You can find guidance on the Internal Revenue Service's (IRS) website, www.irs.gov, to choose which forms are right for you. Some of the more common forms are the 1040, U.S. Individual Income Tax Return; 2555, Foreign Earned Income Exclusion; or 4868, Application for Automatic Extension of Time to File U.S. Income Tax Return.

You also may have to file FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) if you have a financial interest in or signature authority over a foreign financial account, including a bank account, brokerage account, mutual fund, trust, or other type of foreign financial account, exceeding certain thresholds. You can check on the IRS.gov website.

To prepare a tax return, you can complete the forms by hand, use computer software or online programs, or employ a tax preparation service. If you have physical forms, you can mail your tax return and payment using the postal service or approved private delivery services. A list of approved delivery services is available on IRS.gov. If you mail a return from outside the United States, the date of filing is the postmark date. However, if you mail a payment, separately or with your return, your payment is not considered received until the date of actual receipt. If you use a computer-based method, you can e-file your income tax return, in many cases for free. Participating software companies make their products available through the IRS, and e-file options are listed on IRS.gov.

If you find you do have taxes to pay, you must pay your taxes in U.S. dollars. Here are a few ways that you can pay:

- **Direct pay.** You can pay online with a direct transfer from your U.S. bank account using Direct Pay, the Electronic Federal Tax Payment System, or by a U.S. debit or credit card. You can also pay by phone using the Electronic Federal Tax Payment System or by a U.S. debit or credit card.
- **Foreign wire transfers.** If you have a U.S. bank account, you can use the Electronic Federal Tax Payment System. If you do not have a U.S. bank account, ask whether

your financial institution has a U.S. affiliate that can help you make same-day wire transfers.

- **Foreign electronic payments.** International taxpayers who do not have a U.S. bank account may transfer funds from their foreign bank account directly to the IRS for payment of their tax liabilities.

The due date for filing an income tax return is April 15, 2015. You can qualify for an automatic extension until June 15, 2015 with no form required if you are living outside the United States and Puerto Rico. Just write "Taxpayer Resident Abroad" at the top of your tax return. **Caution:** This extension applies only for filing your tax return, not for payment. If you owe any taxes, you're required to pay by April 15, 2015. Interest and penalties will generally be applied if payment is made after this date. To request an additional extension to October 15, 2015, use Form 4868. You can find out about other extensions on IRS.gov.

The IRS provides tax information in Chinese, Korean, Russian, Spanish, and Vietnamese. (Unfortunately, Patois is not an option yet, but hopefully soon come!) Go to IRS.gov and use the drop down box under "Languages" on the upper right corner to select your language of choice.

More information on taxes for U.S. citizens and green card holders abroad can be found at www.irs.gov/Individuals/International-Taxpayers/U.S.-Citizens-and-Resident-Aliens-Abroad. If you want help with filing your taxes, you can contact the International Taxpayer Service Call Center by phone or fax. The International Call Center is open Monday through Friday, from 6:00 a.m. to 11:00 p.m. (EST) at 1-267-941-1000 or via fax at 1-267-941-1055. You may also contact the IRS offices in London, Paris, or Frankfurt.

You can find more information about how to travel to the U.S. on our website, www.kingston.usembassy.gov and the website of our authorized service provider at www.usvisa-info.com. Keep on top of Embassy news on our Facebook page, www.facebook.com/pages/US-Embassy-Jamaica and by following @USEmbassyJA on Twitter. We also answer general visa questions on our Facebook and Twitter pages.